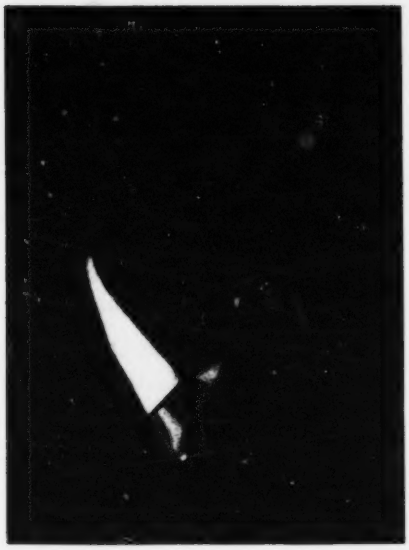
MANITOBA

ANNUAL REPORT

1981-82

The Department of Consumer and Corporate Affairs

Message From The Minister



1982 was a busy year for the Department of Consumer and Corporate Affairs. Most branches experienced an increase in their workload. In some cases there was a dramatic increase. Despite this the Department continued to provide excellent service to consumers and to businesses.

The protection of the public and the maintenance of a market place in which businesses can fairly compete are the objectives of Consumer and Corporate Affairs. Meeting these goals is a continuing process which involves assisting consumers with complaints, meeting with industry and consumer representatives, administering legislation, and providing information on programs and the rights and responsibilities of both the consumer and business.

John M. Bucklaschuk

John M. Bucklaschuk

Minister,

Consumer and Corporate Affairs

MANITOBA
DEPUTY MINISTER
OF
CONSUMER AND CORPORATE AFFAIRS
WINNIPEG
R3C 0V8

The Honourable John M. Bucklaschuk

Minister of Consumer and

Corporate Affairs

Room 156, Legislative Building

Winnipeg, Manitoba

R3C 0V8

Dear Sir:

I am pleased to submit, for your consideration, the summary of activities for Consumer and Corporate Affairs for the calendar year ending December 31, 1982.

Respectfully submitted,

Don Zasada

Don Zasada

Deputy Minister

Consumer and Corporate Affairs

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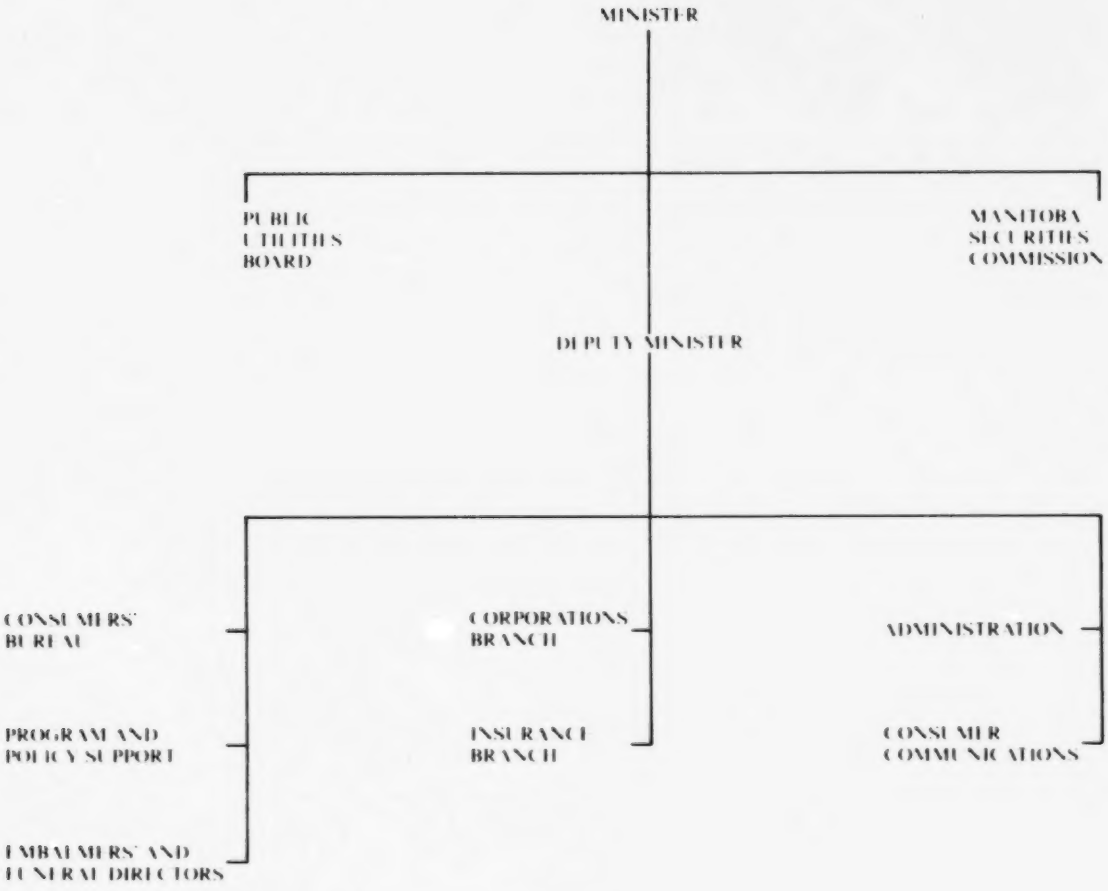
Organization Chart



Legislation Administered

Administration Branch

Coat of Arms, Floral Emblem and Tartan Act
Manitoba Evidence Act — Parts II and III

Consumers' Bureau

Bedding, Upholstered and Stuffed Articles Regulation of The Public Health Act
Charities Endorsement Act
Consumer Protection Act
Hearing Aid Act and Regulation
Personal Investigations Act

Corporations Branch

Business Names Registration Act
Corporations Act
Partnership Act
Religious Societies' Lands Act

Deputy Minister

Embalmers' and Funeral Directors Act
Trade Practices Inquiry Act

Insurance Branch

Insurance Act
Insurance Corporations Tax Act
Marine Insurance Act

Manitoba Securities Commission

Commodity Futures Act
Mortgage Brokers and Mortgage Dealers Act
Real Estate Brokers Act
Securities Act

Public Utilities Board

Cemeteries Act
Prearranged Funeral Services Act
Public Utilities Board Act

Consumer Affairs

Consumers' Bureau
Program and Policy Support

Consumers' Bureau

The Consumers' Bureau activity involves administering The Consumer Protection Act, The Personal Investigations Act, The Charities Endorsement Act, and The Bedding, Upholstered and Stuffed Articles Regulation of The Public Health Act.

Functions Of The Consumers' Bureau

Duties performed on behalf of the public by The Consumers' Bureau include:

- supplying consumer information to buyers and sellers, borrowers and lenders;
- providing a forum for the hearing, investigating, and mediation of consumer complaints;
- speaking to business, consumer and student groups;
- identifying material for possible legislative amendments;
- licensing of business activities required under certain statutes;
- reviewing consumer transactions at financial institutions;
- preparing information for prosecutions.

Complaints

There was a considerable upsurge in the number of complaints handled by the Consumers' Bureau in 1982. It is noteworthy that complaints from rural Manitoba showed a greater percentage increase than from the City of Winnipeg.

Telephone

Enquiries during 1982 and information provided to callers showed an upturn during 1982. This aspect of work in the Consumers' Bureau is encouraged. It is regarded as an excellent method of dispensing information to buyers and sellers. Problems are frequently prevented when consumers, suppliers, borrowers, and lenders receive accurate information prior to entering into transactions.

Mediation

Mediation is employed in instances of what appears to be bona fide complaints and where no actual breach of a statute is present. A large percentage of the Consumers' Bureau's work falls into this category. The handling of claims without benefit of a specific statute requires a large amount of tact and business experience. In general, however, suppliers cooperate well in assisting in bringing satisfaction to consumers as the following examples show:

A Consumer attended a health spa as a guest of a member. After using and apparently enjoying the facility the consumer was asked to complete a membership application. The application was completed and signed with oral assurance by the spa employee that it would not be binding and that the agreement would be discarded if the consumer did not return the following week with a cash deposit. The following week the consumer advised that spa employee that there would be no deposit and to discard the agreement as agreed upon. The consumer, shortly thereafter, received a payment notice from a finance company in respect to the spa membership. The consumer contacted the spa but was unable to resolve the problem. The consumer then contacted the Consumers' Bureau detailing his problem in writing. The Consumers' Bureau contacted the spa regarding the oral assurance made by their employee at the time the membership agreement was entered into. The spa responded that the employee had left and if the consumer would return the membership card the agreement would be cancelled.

A Consumer was receiving requests for payment from a credit card company. The account number shown however, did not match the consumer's card number. The consumer had only signed one master agreement for one credit card. The party provided details to the Consumers' Bureau and after contacting the credit card company it was discovered that an additional card with a different number had been issued to the consumer's former wife. The Consumers' Bureau informed the credit card company of the requirements of The Consumer Protection Act. The credit card company advised that no further demands would be made on the complainant.

Examination of Financial Documents

The Consumers' Bureau responds to borrowers' inquiries concerning transactions with financial institutions. In some instances individual documents only are examined. In others where there appears to be more than an isolated case, branch offices' loans are reviewed completely. As a result, during 1982, there was a total of approximately $110,000.00 returned to borrowers in Manitoba by way of cheque or by the crediting of existing accounts.

A consumer borrowed money from a lending institution and used a mobile home (the consumer's primary residence) as security. The principal amount of the loan was $28,000 financed over 15 years at 24%. The borrower made payments for two years but fell into

arrears. Due to the arrears the firm offered to rewrite the loan, however, the principal amount was now indicated as being $31,000. This prompted the consumer to contact the Consumers' Bureau. The Consumers' Bureau reviewed the loan documentation and found the consumer had not received full disclosure as required by the Consumer Protection Act. This resulted in the lender being allowed to only recover interest at the prescribed rate of 5%. The lending institution recalculated the interest at the legal rate resulting in a saving to the consumer of $9,341.24 in interest charges.

Enforcement

Four charges were laid under the Manitoba Consumer Protection Act. These included a vendor using a person as a direct seller without a licence; a vendor selling without a licence; a collector making an illegal seizure; and a company issuing an unrequested credit card. The primary objective of the Consumers' Bureau is to obtain compliance, but where cases indicate that further action is necessary, files are forwarded to the Attorney-General's Department for review.

Credit Counselling

A pilot Credit Counselling Program was established in the City of Portage la Prairie and the Town of Selkirk during 1982. Credit counselling services are now available in these communities and also to those Manitobans living in surrounding communities. The Credit Counselling Program was developed with the co-operation of the financial community and a wide variety of social and government agencies. The programs two primary functions are to provide credit and budgeting information and to help individuals and families deal with more serious financial problems. The Consumers' Bureau is now handling inquiries. Credit counsellors have been selected by clients and counselling services have been provided. The volunteer counsellors live and work in various professions in the communities of Portage la Prairie and Selkirk.

Direct Selling

This medium of selling is increasing in popularity based on the number of licences issued, and inquiries received by the Consumers' Bureau. The Consumer Protection Act provides assistance by allowing a cooling off period for this type of transaction along with the requirement that vendors be bonded. An example of one aspect of consumer protection follows:

— A consumer entered into a contract with a home improvement company after being contacted by a door-to-door salesperson. The contract was for $9,900.00 and the consumer gave the salesperson a $900.00 down payment. However, after signing the contract the consumer decided to compare prices with other companies and discovered that the contract entered into was overpriced. The consumer contacted the Consumers' Bureau to see if the door-to-door contract could be cancelled. In examining the contract, the Consumers' Bureau discovered that it was not accompanied by the written notice of the four-day cancellation clause as required by the Consumer Protection Act. This allowed the consumer 30 days from the date of signing to cancel the contract and resulted in a refund of the $900.00 deposit.

Speaking Engagements

An important function of the Consumers' Bureau is the dissemination of information. Various methods are employed to carry out this duty, not the least of which is speaking directly to groups and through the media. There was increased activity in this area in 1982 as the following table indicates:

Speaking Engagements	1981 Number of Talks	1981 Number of People	1982 Number of Talks	1982 Number of People
Schools, Universities, Colleges				
— Winnipeg	19	630	21	517
— Outside Winnipeg	43	3,078	69	8,209
Consumer Groups	23	529	26	387
Business/Government Groups	10	552	8	263
Media Participation	7	—	23	—
Other	2	—	—	—
TOTAL	109	4,974	147	9,376

Consumers' Bureau

Activity Summary

	1981	1982
Carry over from previous year	412	504
Complaints registered	2,097	2,715
Complaints closed	2,005	2,597
Complaints outstanding	504	622
Complaints in Winnipeg	1,431	1,815
Complaints outside Winnipeg	572	759
Complaints out of province	94	141
Telephone calls received	35,984	41,924
Toll Free calls (included in above total)	2,889	3,544
Office interviews	2,329	2,338
Outside special activities	613	491
CHARGES		
Carry over	22	21
Charges laid	5	4
Dealt with	6	3
Not proceeded with	*	7
Outstanding	21	15
LICENCES (APPLIED FOR)		
Collection agents	33	39
Vendors	305	320
Direct Sellers	3,544	3,575
Hearing aid dealers	23	22
Bedding and Upholstery	323	345
DISPOSITION OF CLOSED COMPLAINTS		
Settled satisfactorily	967	1,765
Unsettled	254	132
Legal action recommended	172	255
Further investigation unjustified	223	128
Sub-total	1,616	2,280
Transferred	67	65
Record only	322	252
TOTAL	2,005	2,597

* New Category in 1982

Analysis of Complaints

(In Descending Order For 1982)

	1981	1982
Automotive	357	484
Home Improvements	315	403
Mail Order	150	178
Subscription	119	176
Home Furnishings	94	149
Appliances	127	135
Financial	82	125
Personal Effects	102	102
Home Entertainment	77	100
Collection Practices	81	77
Requests for Information	64	67
Photography	37	59
Furnace/Chimney Cleaning	38	46
Professional Services	35	44
Dry Cleaners	28	40
Jewellery	17	39
Food	28	32
Hardware	31	32
Sport Machines	33	31
Personal Services	38	29
Utilities	12	29
Credit Cards	23	25
Housewares	35	25
Mover/Storage	19	24
Hobby Products	16	23
Residential Dwellings	11	22
Trailers	5	22
Mobile Homes	7	20
Travel Agents	14	20
Coupon Books	3	16
Personal Investigation Act	4	16
Rentals	15	16
Accommodations	7	15
Entertainment	7	14
Transportation	13	12
Towing Companies & Parking Facilities	0	9
Personal Improvements	6	9
Farm Equipment	16	9
Real Estate	2	7
Schools	11	7
Home Fuels	0	6
Lubricants	3	5
Charities	2	4
Restaurants	3	4
Musical Instruments/Lessons	1	3
Motive Fuels	0	2
Power Tools	4	2
Alarm Systems	5	1
TOTAL	2,097	2,715

Program and Policy Support

The function of Program and Policy Support is to provide support services to the Consumer Affairs Section of the department through a variety of means ranging from formal research to informal discussion. Activities include:

- liaising with consumer oriented groups, representatives of the business sector, and governmental officials;
- formulating and reviewing legislative proposals and submissions to Cabinet; and
- researching topical issues.

During 1982, Program and Policy Support participated in the development of The Residential Rent Regulation Act and the necessary parallel amendments to The Landlord and Tenant Act and to The Condominium Act. The Branch reviewed Travel Industry Legislation in effect in other provinces and examined alternative approaches to regulation in this area.

Throughout the year, research on and a criticial assessment of a wide variety of topics was requested by senior management. Some of those requests dealt with gasoline pricing, metric conversion, bankruptcies and bankruptcy law, lay aways and down payments, mail order, misleading advertising and direct selling.

Corporate Affairs

Corporations Branch
Insurance Branch
Manitoba Securities Commission
Public Utilities Board

Corporations and Business Names Branch

The principal mandate of the Corporations and Business Names Branch is to facilitate the orderly development of business in Manitoba by:

- incorporating Manitoba corporations;
- registering corporations not incorporated under Manitoba laws; and
- registering unincorporated businesses.

The Branch administers The Corporations Act, The Business Names Registration Act, The Partnership Act, and The Religious Societies' Lands Act, and ensures that suitable investor protection and maximum management flexibility, in the overall context of the public interest, are provided.

In order to accomplish its objective, the branch has to maintain an up-to-date repository of information with respect to these corporations and businesses, which would enable members of the public to ascertain any fact required to be disclosed under the respective Acts, concerning the management of a corporation or business.

There continues to be an even greater demand for service by the public, which placed a severe strain on the resources of the branch. During the fiscal year ending March 31, 1982, the branch dealt with 79,359 transactions, of which there were 24,979 personal counter searches of corporate and business files, 11,386 corporate filings, in addition to the 27,247 annual returns filed, and 9,490 requests for name reservation. As well, the branch responded to numerous telephone inquiries.

Trade names or styles must be registered under The Business Names Registration Act by any person carrying on business under a name other than the family name or surname. This registration, which is for a period of five years, enables interested members of the public to ascertain the names of those persons operating a particular business.

Under the Religious Societies' Lands Act, the members of any religious denomination may apply for incorporation for the sole purpose of holding land. A Certificate of Title from the Land Titles Office is issued to the trustees of the organization, rather than in the names of its members. Consequently, there is no need to change the Certificate of Title when a particular trustee dies or resigns.

It is anticipated that the branch will convert to a central computerized name search system, called "NUANS" (Newly Upgraded Automated Name Search), to replace the existing manual name search system, early in 1983. Under the new system, search reports will take into account a wider spectrum of corporate and business names, and a response will be ready usually within one day compared with 2-3 days presently. A prospective incorporator or registrant of business will be personally able to make a decision on whether or not there are similar names in existence in Canada, that would conflict with a proposed name.

During the past year, a feasibility study was completed on the branch's record keeping procedures and systems. This study recommended an automated system for storage and retrieval of records, as well as a microfilming of the records.

Comparative Statistics

Fiscal Year April 1 - March 31

	1980/81	1981/82
General Fees	$1,041,600.00	$1,112,300.00
New Incorporations	2,921.00	3,037.00
New Registrations	530.00	637.00
New Business Names Registrations	3,296.00	3,757.00
1. Total Corporations On Record	33,660.00	35,660.00
2. Total Business Names Registrations On Record	24,197.00	27,689.00
TOTAL (1 and 2)	57,857.00	63,349.00

Insurance Branch

In carrying out the mandate of the Insurance Branch to protect the consumer while facilitating the transaction of the business of insurance in Manitoba the following functions are performed:

- answering inquiries of a general nature about insurance;
- licensing of insurance companies for the transaction of the business of insurance;
- monitoring the solvency of insurance companies incorporated in Manitoba;
- determining the deposits of insurance companies incorporated in Manitoba;
- setting licensing requirements of agents, brokers and adjusters;
- mediating disputes between consumers, agents adjusters and insurance companies;
- preparing the Annual Report required by The Insurance Act;
- collecting the premium tax under The Insurance Corporations Tax Act;
- collecting the tax under The Fires Prevention Tax Act.

The mediation of complaints is an important function of the Insurance Branch.

In one such case a consumer advised that he was an employee of a company covered by a dental plan. He resigned from the company and was encountering difficulty in having dental work covered which was in progress at the time of termination. As a result of this office obtaining all of the details from the consumer and reviewing them with the insurer, the claim was paid.

In another instance a policyholder had authorized an insurance company to deduct premiums from a bank account. Changes in the policy were transacted causing additional charges to be made through the automatic withdrawal system. This withdrawal caused an out-of-balance situation to occur in the account, creating additional costs for the policyholder. Through the involvement of our office the policyholder received a complete explanation as well as reimbursement of the additional expenses.

Sometimes misunderstandings cause problems that result in disputes. A policyholder had placed insurance on a herd of cattle. As values and herd sizes vary the coverage was subject to a co-insurance clause. Some of the cattle were destroyed by lightning and a claim was submitted. The policyholder was dissatisified with the settlement and contaced our office. The various sections of the policy were explained to him and he was able to understand that the settlement was reasonable based on the policy wording. He was also able to understand the need for the co-insurance clause.

During 1982 the Disclosure Forms set out in the Guidelines for the Replacement of Contracts of Life Insurance adopted by the Association of Superintendents of Insurance for the Provinces of Canada were adopted for use in Manitoba. For a short period following their adoption several complaints were received about the non-use or improper completion of the forms. By year end it appeared that the forms had been accepted and were being properly used.

Several hail storms in Manitoba produced an abundance of hail claims in 1982. Two disputes were referred to our office and in each case an umpire was appointed under the Statutory Conditions of the Hail Insurance Part of The Insurance Act.

Ongoing meetings were held with various industry associations in which mutual concerns, viewpoints and aspirations were discussed. These meetings are of mutual benefit as they help to keep this office informed of trends and developments in the industry while making available to the industry the concerns and direction of this office.

Licences Issued By Insurance Branch

	1981	1982
*(January — December)		
Insurance Companies	310	309
Special Brokers	11	10
**(June 1 - May 31)		
Life Agents	1,743	1,747
General Agents	1,094	1,137
Accident & Sickness Agents	268	308
Hail Agents	440	460
Automobile Agents	50	49
***(July 1 - June 30)		
Adusters	88	93
Assistant Adjusters	7	10

Taxes Collected By Insurance Branch

****(April - March 31)		
Insurance Corporations Tax Act	$8,176,847.15	$9,204,220.06
Fires Prevention Tax Act	$1,044,373.92	$ 977,717.56

Insurance Agent Licensing Examinations

*(January - December)		
Life Exams		
Written	424	462
Passed	306	329
Failed	118	133
General Exams		
Written	109	120
Passed	75	69
Failed	34	51
Accident & Sickness Exams		
Written	125	119
Passed	114	113
Failed	11	6

Manitoba Securities Commission

The Manitoba Securities Commission performs the following activities for the purposes of protecting the public and facilitating the legitimate raising of capital while maintaining integrity and adequate standards in the securities, real estate and mortgage industries:

- licensing securities dealers, brokers, underwriters, and investment counsel;
- requiring full, true, and plain disclosure in respect of new issues of securities;
- attempting to ensure fair and equitable treatment of the public regarding new issues of securities;
- providing a comprehensive regulatory scheme designed to make available to shareholders and the public a full range of financial and other information;
- licensing and regulating the activities of real estate and mortgage brokers, dealers and sales people;
- investigating alleged contravention under four Acts; and
- overseeing self-regulatory activities of The Winnipeg Commodity Exchange.

During the course of 1982 the Commission convened 51 regular and 4 special meetings and dealt with 612 securities-related and 631 real estate-related agenda items. A total of 387 formal Orders were issued which included investigation, cease trading, suspension of registration and conditional exemption orders.

The total number of clearances of securities issues processed in 1982 — 486 — fell slightly below the 1981 total of 494. The 20% drop in standard prospectus filings was offset by increases in such items as conditional exemption clearances.

The most significant decline was in the area of oil and gas drilling programs and junior resource companies. However real estate based "tax shelter" offerings remained at the high levels experience in 1980 and 1981.

The Number of Filings Processed

	1981	1982
Prospectus	368	295
Prospectus amendments	89	39
Private Placements	75	102
Rights Offerings	65	67
Conditional Exemption Orders (Sections 20, 59 & 89)	125	153

The number of dealers and sales people in the securities field decreased slightly in 1982. A total of 185 amendments were processed and 69 registrations were transferred.

A total of 2,919 registrations under The Real Estate Brokers Act were on record as of December 31, 1982. The decrease of 109 in the number of salesmen registrations from the previous year results from 414 first-time registrations, 1,261 renewals and approximately 200 leaving the industry or becoming brokers or authorized officials. There were 327 transfers processed.

As of December 31, 1982, 662 broker registrations were on record. The decrease of 25 from the previous year is the result of 63 new broker registrations and 88 registrations being suspended or cancelled primarily due to decisions to cease operations.

Pre-licensing courses and examinations for brokers and salesmen were again offered by the Real Estate Boards in Winnipeg and Brandon in cooperation with the Commission. Figures for 1982 indicate a decrease of approximately 35% in the number of applicants enrolled from the previous year.

Total registrations in the mortgage industry as of December 31, 1982, declined slightly over 1981.

The Number of Registrations Issued

	1981	1982
Securities Industry		
Sales People	398	379
Brokers and Investment Dealers	51	54
Mineral Interest Sales People	41	39
Mineral Interest Brokers	27	26
Securities Issuers	7	8
Sub-total	524	506
Real Estate Industry		
Sales People	1,550	1,441
Authorized Officials	806	816
Brokers	687	662
Sub-total	3,043	2,919
Mortgage Industry		
Authorized Officials	99	104
Brokers	71	68
Sales People	22	16
Dealers	3	3
Sub-total	195	191
TOTAL	3,762	3,616

Public Utilities Board

The Public Utilities Board is an independent quasi-judicial body operating under the authority of the Manitoba Legislature.

The Board is responsible for the regulation of public utilities as defined under The Public Utilities Board Act in all matters and in such manner as set out in that legislation. Several other enactments which assign regulatory or adjudicative responsibilities to the Board are:

The Greater Winnipeg Gas Distribution Act
The Gas Pipe Line Act
The Gas Storage and Allocation Act
The Prearranged Funeral Services Act
The Cemeteries Act
The Municipal Act (Local Utilities and Street Lighting)
The Manitoba Water Services Board Act (Appeals)
The Highways Protection Act (Appeals)
The Liquor Control Act (Wholesale Beer Prices)
The Manitoba Telephone Act
The Manitoba Hydro Act (Appeals, Reference)

The Board is also charged by Order-in-Council relating to a Canada-Manitoba Agreement to adjudicate certain disputes arising between the Manitoba Telephone System and licensed Cable Television Operators.

In 1982 the Board convened 70 executive meetings including 23 Board meetings, 8 special Board meetings and 40 public hearings. A total of 215 formal Orders were issued which included the following:

Municipal Street Lighting Contracts with Manitoba Hydro	53
Water and Sewer Utilities	101
Gas Utilities	27
Manitoba Telephone System	18
Liquor Control Act	5
Highways Protection Act	9
Greater Winnipeg Gas Distribution Act	1
Transit	1

With respect to The Prearranged Funeral Services Act the Board issued 24 licences of which 22 were renewals sought by Funeral Directors. Two applications for an initial licence, one of which involved a change in ownership were approved by the Board. In addition, there were 18 applications for approval of revisions and 2 applications for initial approval in prearranged funeral fees for caskets and services. The Board continued to review and monitor the annual reports filed by the licensees and their trustees in respect of the prearranged funeral plans being sold and the contracted funds in trust.

With respect to The Cemeteries Act, the Board issued 9 cemetery, 6 columbarium and 3 mausoleum licence renewals and 4 renewal licences to companies operating a crematory. One application for an initial licence to operate a columbarium and 2 applications for initial licences to operate a crematory, one of which involved a change of ownership were approved by the Board. 44 licences were issued to sales personnel on behalf of owners of cemeteries. In addition 9 applications, each for a revision in a schedule of fees for spaces, materials and services, were authorized.

Management and Administration

Administration Branch

Consumer Communications

Administration Branch

This branch's role is to establish financial, personnel, management and administrative support services ensuring the best use of the department's fiscal, human and physical resources. The branch also provides these services to the Department of Legislation and the Department of Housing. These responsibilities are fulfilled by:

- reviewing and recommending changes in department and branch organization to ensure that reporting relationships are structured on the basis of responsibility and accountability;
- reviewing and recommending changes in the administrative and delivery systems in the branches;
- ensuring there are sufficient resources, fiscal, human, and physical, to meet program requirements; and
- ensuring that funds are properly collected, spent, and accounted for.

The Administration Branch administers two Acts, The Manitoba Evidence Act (Parts II, III) and The Coat of Arms, Floral Emblem and Tartan Act. The Manitoba Evidence Act (Parts II, III) deals with the appointment of Notaries Public and Commissioners for Oaths. The Coat of Arms, Floral Emblem and Tartan Act sets out the official provincial emblems and makes provision for their use by Manitobans.

During the year a total of 95 positions were filled. Nine students were hired under the Government Student Temporary Employment Program. Organization changes included the start up of the Rent Regulation program, and the transfer of the Office of the Rentalsman and the Rent Regulation Bureau to the new Department of Housing.

Consumer Communications Branch

The Consumer Communications Branch informs Manitobans of their rights and responsibilities and the department's programs and policies. It assists in the priorizing and targeting of information to consumers, landlords, tenants, business people and specific groups such as the French community, the elderly, students, new immigrants, native people, the handicapped, ethnic minorities and low income consumers.

The functions of the Consumer Communications Branch are:

- to write and to distribute pamphlets and information handouts;
- to communicate through all forms of mass media;
- to develop and staff displays;
- to co-ordinate advertising campaigns;
- to produce audio-visuals and educational materials; and
- to operate a volunteer outreach program.

During 1982, approximately 179,000 pamphlets, booklets and other print materials were distributed. These publications went to schools, libraries, tenants, landlords and various consumer interest groups throughout the province.

The Consumer Communications Branch created a new series of information bulletins entitled "Consumer Alert". The first issue was aimed at consumers wanting to buy a used car privately. Two pamphlets dealing with direct selling were revised and major changes to a pamphlet about door-to-door sales of home improvements are in progress. Two new pamphlets, on mail order buying and the Consumers' Bureau are also in draft form. The branch completed the translation, printing and distribution of three consumer information pamphlets into Polish and one into Spanish.

Two pamphlets "Votre ombre et vous" and "Vous, votre proprietaire, et votre loyer" have been translated into French and are now available. Four additional departmental publications are currently being translated.

Consumer Communications completed the planning, coordination and production of a comprehensive advertising campaign for the Rent Regulation Bureau. The campaign consisted of television, newspaper and exterior transit advertising. Print materials for both landlords and tenants were produced in French and English. The publications included: "A Guide for Landlords", a series of information bulletins for landlords, and a tenant brochure entitled "You, Your Landlord, and Your Rent". There was a direct mailing of material to landlords and a mass mail drop of tenant brochures to apartment blocks throughout the province. The tenant brochure was also translated into French and inserted in an issue of La Liberté.

In 1982, the Consumers' Bureau piloted a Credit Counselling Program in Portage la Prairie and Selkirk. With assistance from Consumer Communications, a training manual for credit counsellors was printed and training sessions were conducted for the volunteer credit counsellors. A pamphlet outlining the Credit Counselling Program is in draft form and the Branch is planning an advertising campaign for early in the new year.

In the spring of 1982, Consumer Communications took steps to increase consumer awareness about dealing with direct sellers of home improvement. Newspaper articles appeared in 29 rural newspapers and in an issue of Housing News (a Home Economics newsletter). Information also appeared in the April issue of *Protect Yourself* magazine, in the October issue of the *Canadian Consumer*, in the Manitoba Hydro customer newsletter (Hydro News), in a newsletter produced by the Winnipeg branch of the Consumers' Association of Canada and in the Winnipeg *Real Estate News*. The branch also initiated the preparation of two minute radio spots that aired on 5 rural stations.

The Consumer Communications Branch obtained funding from Labour and Manpower to operate a Volunteer Program. The program will provide additional services to target groups such as the elderly, the handicapped and ethnic groups. Volunteers will be recruited to work on up-dating the branch's mailing list, developing resources for the CNIB, and speaking to groups about the services offered by the Consumers' Bureau.